device includes a microprocessor which runs in accordance with native software code, and wherein the function processor instruction means are implemented in software defined by the function processor means and do not require translation to the native code of the microprocessor.--

--10. (Amended) A device in accordance with [any preceding] claim 1, including a hardware abstraction layer comprising a series of routines which provide an application program interface to exercise an operating system, BIOS or hardware drivers of the device.--

--11. (Amended) A device in accordance with [any one of the preceding claims] claim 1, wherein the device is a specialized network access device arranged for communicating over a network.--

--12. (Amended) A device in accordance with claim [12] 11, the device being a remote payment terminal and the messages being messages relating to remote payment transactions.--

--20. (Amended) A computer readable memory in accordance with claim 18 [or claim 19], further storing instructions for implementing a virtual protocol processor arranged to organize communications to and from the computing device.--
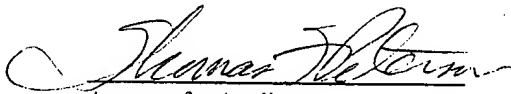
Please cancel claims 13, 14, 15, 22 and 23.

REMARKS

As amended the claims are suited to U.S. practice with multiple dependent form having been eliminated.

Favorable consideration is respectfully requested.

Respectfully submitted,

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Date

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